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MEDIA STATEMENT

Claims Payments to Vulnerable Road Users reach \$900 million

More than \$900 million has been paid out by the Insurance Commission of Western Australia's (Insurance Commission) Compulsory Third Party (CTP) Division in the last ten years on claims for motor vehicle crashes involving motorcyclists, pedestrians and cyclists.

These vulnerable road users have recently been the focus of a series of messages by the Road Safety Council about the risk of motor vehicle interactions with motorcyclists, pedestrians and cyclists.

Member of the Road Safety Council and Deputy Chief Executive of the Insurance Commission, Lew Watts, said that these vulnerable road user crashes represent approximately 16 per cent of all CTP claims received by the Insurance Commission.

"The worst of these claims are for catastrophic injuries, and our claims history shows that vulnerable road users accounted for 35 per cent of catastrophic claims in the last ten years," Mr Watts said.

Catastrophic injuries include spinal cord injuries, traumatic brain injuries, multiple amputations, severe burns and permanent blindness.

In 2013/2014, the Insurance Commission settled 44 catastrophic injury claims at an average cost of \$5.9 million per claim. Reducing the number and size of claims involving vulnerable road users would reduce the upwards pressure on CTP premium rates according to Mr Watts.

Whilst motorcycles only make up 5.5 per cent of the total vehicle pool within the State, motorcycle riders and their pillion passengers accounted for 33 per cent of catastrophically injured claimants using a registrable vehicle between 2010 and 2013.

As the current CTP insurance scheme is fault based, the statistics provided exclude single-vehicle motorcycle crashes and other crashes where vulnerable road users were at fault. The Office of Road Safety report that 41 per cent of crashes where a motorcyclist was killed or seriously injured between 2003 and 2012 were single-vehicle crashes.

The Insurance Commission joins with the Road Safety Council to encourage all road users to drive carefully on our roads.